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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/509,637

06/02/2000

KALEVI AHOLA

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10/11/2006

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EXAMINER

BORLINGHAUS, JASON M

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 10/11/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/509,637

Applicant(s)

AHOLA, KALEVI

Examiner

Jason M. Borlinghaus

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 30 June 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 21-41 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 21-41 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____.

- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 6/30/06 has been entered.

Claim Objections

Claim 21 is objected to because of the following informalities: lack of antecedent basis. Claim 21 claims "wherein the charging controller is adapted for applying user charges to the user account in the first database." Such wording database designation is unclear, as there is a user account database and a voucher database. Examiner will interpret claim limitation to be referencing the user account database, the first mentioned database.

Appropriate correction is required.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

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invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 21 - 41 are rejected under 35 U.S.C. 103(a) as being unpatentable over Taskett (US Patent 5,991,748) in view of Official Notice.

Regarding Claim 28, Taskett discloses a method of paying for calls and services utilizing a network (service provider network), the method comprising:

- purchasing a voucher or cash instrument (prepaid transaction card) associated with an amount (prepaid account balance) stored in a voucher record in a voucher database (host computer), the voucher or cash instrument (transaction card) having a identifier (identification number).
(see col. 3, lines 47 – 60; col. 4, lines 35 – 50);
- a user initiating a prepaid call to a called party. (see col. 1, lines 21 – 39);
- the network routing the call to a prepaid service (host system that manages remote accounts). (see col. 1, lines 21 – 39);
- identifying the caller (via predetermined authorization number). (see col. 1, lines 21 – 39);

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- determining the balance (account balance) in a prepaid account (remote account) associated with the user in a user account database (host system). (see col. 1, lines 21 – 39);
- wherein the network connects the caller to the called party. (see col. 1, lines 21 – 39); and
- if the prepaid account (account balance) is empty, notifying (warning/prompting) the caller to load an additional amount to the prepaid account (account balance) associated with the user. (see col. 7, line 45 – col. 8, line 18);
- whereupon the user connects to a loading (regeneration) service of the network. (see col. 7, line 45 – col. 8, line 18); and
- the user providing the identifier (credit card number) for accessing the voucher funds. (see col. 1, lines 46 – 53); and
- wherein all or part of the amount in the voucher funds is then sent (withdrawn and deposited) via the loading service (host system) to the prepaid user account. (see col. 1, lines 46 – 53).

Taskett does not teach underlined claim limitations - a method of paying for calls and services utilizing an intelligent network (IN), the method comprising:

- purchasing a voucher or cash instrument associated with an amount stored in a voucher record in a voucher database, the voucher or cash instrument having a identifier and a secret code;
- a user initiating a prepaid call to a called party,

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- the IN routing the call to a prepaid service,
- identifying the caller,
- determining the balance in a prepaid account associated with the user in a user account database, wherein the IN connects the caller to the called party and if the prepaid account is empty, notifying the caller to load an additional amount to the prepaid account associated with the user, whereupon the user connects to a loading service of the IN; and
- the user providing the identifier and the secret code for accessing the voucher record in the voucher database, wherein all or part of the amount in the voucher record is then sent via the loading service to the prepaid user account.

Examiner takes Official Notice that utilization of an intelligent network in telecommunications and/or the interlinking of telecommunication services through an intelligent network is old and well known in the art of telecommunications and information technology.

Examiner takes Official Notice that utilization of a secret code, such as a PIN or a Credit Card Verification Code, in conjunction with a payment instrument and/or the use such code to authorize transfer of funds is old and well known in the art of financial transactions.

Examiner takes Official Notice that storage of a payment instrument value in a database record in a payment provider database and/or providing electronic fund transfers and/or database communication between two systems, such as between a

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service provider and said payment provider, is old and well known in the art of information technology

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claim 29, Taskett does not teach underlined claim limitations - a method wherein:

- the identifier and secret code are independent of any association with the user.

Examiner takes Official Notice that third-party payment is old and well known in the art of financial transactions and financial services. It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating the allowance for the payment information to be independent with the user, as the user of the telephone service may not be the provider of payment funds for said telephone service.

Regarding Claim 30, Taskett does not teach underlined claim limitations - a method wherein:

- the user account database and voucher database are stored in a Service Control Point (SCP) and the prepaid call is routed through a Service Switching Point (SSP) SSP to the SCP to access the prepayment service.

Examiner takes Official Notice that storage and/or connection between a SCP and service specific databases in an Intelligent Network is old and well known in the art of information technology and telecommunications.

Examiner takes Official Notice that routing telecommunications through a SSP to the SCP to access service specific databases in an Intelligent Network is old and well known in the art of information technology and telecommunications.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claims 31, Taskett discloses a method wherein:

- The voucher (transaction card) record in the voucher database comprises a first field for the identifier of the voucher or cash instrument (identification number of transaction card), a second field for the secret code (other information necessary for transferring funds from card), and one or more additional fields to accommodate other data associated with the cardholder, the account and the like. (see col. 6, lines 17 – 35).

Taskett does not teach underlined claim limitations – a method wherein:

- the voucher record in the voucher database comprises a first field for the identifier of the voucher or cash instrument, a second field for the secret code, a third field for the amount of the voucher or cash instrument and a forth field for blocking the voucher or cash instrument.

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Examiner takes Official Notice that usage of a database to monitor the amount accessible by a payment means, such as a credit limit or a prepaid amount, is old and well known in the art of financial transactions and financial services.

Examiner takes Official Notice that usage of a database to possibly block a transaction against a payment means, such as when said transaction would result in a negative balance, is old and well known in the art of financial transactions and financial services.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claim 32, Taskett discloses a method further comprising the step of:

- transferring (transferring) all or part of the amount of the voucher or cash instrument (prepaid account balance of prepaid transaction card) in the third field of the record in the voucher database (host computer) to a monetary field (account balance) in the user record (telephone card record) in the user account database (host system). (see col. 3, lines 46 – 54; col. 5, lines 35 – 40; see col. 7, lines 30 – 44); and
- wherein the user record comprises a plurality of fields including a user identification field (authorization code) and the monetary field (current balance). (see col. 6, lines 17 – 35).

Taskett does not teach underlined claim limitations – a method wherein:

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- the user record comprises a plurality of fields including a user identification field, the monetary field and a personal identification number field.

Examiner takes Official Notice that utilization of a secret code, such as a PIN or social security number, in conjunction with accessing service and/or the use such code to alter said service, such as terminating or changing parameters, is old and well known in the art of financial transactions and financial services.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claim 33, Taskett discloses a method wherein:

- the amount of the voucher or cash instrument (prepaid account balance of prepaid transaction card) in the third field of the record in the voucher database (host computer) is used for transferring money to (see col. 3, lines 46 – 54; col. 5, lines 35 – 40; see col. 7, lines 30 – 44):
- the monetary field in the user record (telephone card record) in the user account database (host computer). (see col. 6, lines 17 – 35).

Taskett does not disclose underlined claim limitations – a method wherein:

- the amount of the voucher or cash instrument in the third field of the record in the voucher database is used only for transferring money to:

Examiner takes Official Notice that utilization of service specific vouchers and/or payment instruments upon which usage limitations are placed, such as merchant-

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specific gift certificates, are old and well known in the art of financial transactions and financial services.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claim 34, Taskett does not teach underlined claim limitations – a method further comprising the step of:

- utilizing the voucher block transferring field to block transferring a specified amount from the voucher record in the voucher database.

Examiner takes Official Notice that utilizing a specified amount to usage to possibly block a transaction against a payment means, such as a specified maximum or minimum transaction amount, is old and well known in the art of financial transactions and financial services.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to have modified Taskett by incorporating such Official Notice(s) as such technologies and/or methodologies are standard and/or conventional in the art.

Regarding Claim 35, Taskett does not teach underlined claim limitations – wherein:

- the user account database records and the voucher database records are combined into one database.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to have combined records from two databases into one database,

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since it has been held that forming in one piece an article which has formerly been formed in two pieces and put together involves only routine skill in the art. *Howard v. Detroit Stove Works*, 150 U.S. 164 (1893); *In re Larson, Russler & Meldahl*, 340 F.2d 965, 967, 144 USPQ 347, 349 (CCPA 1965).

Regarding Claims 21 – 27 and 36 – 41, Claims 21 – 27 and 36 – 41 recite similar limitations and/or would have been obvious based upon Claims 28 - 35 rejected above, and are therefore rejected using the same art and rationale as applied in the rejection of Claims 28 – 35.

Response to Arguments

As pending claims are new claims, there are no applicant arguments to be addressed.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jason M. Borlinghaus whose telephone number is (571) 272-6924. The examiner can normally be reached on 8:30am-5:00pm M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Shelley Anne J.
PRIMARY EXAMINER